

Information to identify the case:

Debtor 1	<u>Shafiquel I. Choudhury</u>	Social Security number or ITIN	xxx-xx-7363
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-29384-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shafiquel I. Choudhury

12/15/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shafiqul I. Choudhury
Debtor

Case No. 18-29384-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 15, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2021:

Recip ID	Recipient Name and Address
db	+ Shafiqul I. Choudhury, 95-97 Arlington Ave., Paterson, NJ 07502-1804
517784251	Biopath Diagnostic Associates, 520 E. 22nd St., Lombard, IL 60148-6110
517784252	+ Conserve, 200 CrossKeys Office Park, Fairport, NY 14450-3510
517784253	+ Khaleda Choudhury, 95-97 Arlington Ave., Paterson, NJ 07502-1804
517784254	+ MD Partners of EHMC, PO Box 14099, Belfast, ME 04915-4034
517784256	+ Oasis Medical & Surgical Group, 85 Harristown Road, Ste. 103, Glen Rock, NJ 07452-3323
517784259	+ Phelan, Hallinan & Diamond, LLP, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
517784263	Shiel Medical Laboratory, 63 Flushing Ave, Unit 336, Brooklyn, NY 11205-1083
517784265	+ Small Business Administration, 305 N. West Street, Olney, IL 62450-1043
517784266	+ Township of North Bergen, PO Box 868, Voorhees, NJ 08043-0868
517784267	+ U.S. Department of the Treasury, 1500 Pennsylvania Avenue Nw, Washington, DC 20220-0002
517882310	+ U.S. Small Business Administration, 2 North 20th Street, Suite 320, Birmingham, AL 35203-4002
517784268	US Dept. of the Treasury, DMS Con, PO Box 979111, Saint Louis, MO 63197-9000

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 15 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 16 2021 01:23:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517865809	EDI: BECKLEE.COM	Dec 16 2021 01:23:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517784249	+ EDI: AMEREXPR.COM	Dec 16 2021 01:23:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517784250	EDI: CITICORP.COM	Dec 16 2021 01:23:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
517910029	+ Email/Text: bncmail@w-legal.com	Dec 15 2021 20:25:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517784255	+ EDI: MID8.COM	Dec 16 2021 01:23:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
517889177	+ EDI: MID8.COM	Dec 16 2021 01:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517784260	EDI: PRA.COM		

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		Dec 16 2021 01:23:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-1223
517909060	EDI: PRA.COM		
		Dec 16 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517784261	+ Email/Text: bankruptcyteam@quickenloans.com		
		Dec 15 2021 20:26:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
517909755	+ Email/Text: bankruptcyteam@quickenloans.com		
		Dec 15 2021 20:26:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517784262	+ Email/Text: bankruptcyntices@sba.gov		
		Dec 15 2021 20:25:00	Sba, 1441 L Street Nw, Washington, DC 20416-0001
517784264	+ Email/Text: birminghamtops@sba.gov		
		Dec 15 2021 20:26:26	Small Business Administration, 801 Tom Martin Drive, Ste. 120, Birmingham, AL 35211-6424
517785557	+ EDI: RMSC.COM		
		Dec 16 2021 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517910030	*+	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517784257	##+	Paul Michael Associates, 159-16 Union Tpke, Ste. 302, Fresh Meadows, NY 11366-1955
517784258	##+	Paul Michael Marketing, 15916 Union Tpke Ste 302, Flushing, NY 11366-1955

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2021 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Shafiqul I. Choudhury dstevens@scura.com ecfbkfilings@scuramealey.com; bramirez@scura.com; mduran@scura.com; vmajano@scura.com; rshah@scura.com; stevens.davidl.r93878@notify.bestcase.com; jromero@scura.com; sduarte@scura.com; eflaim@scura.com; jechevarria@
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	

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magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7